

B 1D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**

Case No. 13-37206-H4-13
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**

Case No. **13-37206-H4-13**
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Estela M. Turbiville**
Estela M. Turbiville

Date: **12/5/2013**

B6A (Official Form 6A) (12/07)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
4309 43rd St. Dickenson, TX 11010 S. Country Green Dr. Dickenson TX (debtors homestead that is not currently liveable, needs major repair, debtor is in processing of fixing to move back one day)	Property Tax loan	C	\$45,480.00	\$18,800.00
			Total: \$45,480.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	\$16.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank, checking account	C	\$42.00
		Schlumberger FCU, savings account	C	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Stove \$100, microwave \$25, refrigerator \$300, dishwasher \$105, dryer \$100, kitchen utensils and dishware \$120, kitchen table and chairs \$130, beds \$520, dressers \$160, night stands \$120, alarm clocks \$5, towels and linens \$50, tvs \$300, stereo \$125, dvd player \$55, household and lawn tools \$75, computer \$250, sofa \$200, love seat \$100, side chairs \$125, coffee table \$75, end tables \$40, lamps \$75, lawnmower \$50.	C	\$4,215.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, decorations, dvds	C	\$55.00
6. Wearing apparel.		Clothing, shoes, belts etc200	C	\$0.00
7. Furs and jewelry.		Jewelry, rings, earrings, necklaces, watches	C	\$165.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera	C	\$15.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	C	\$23,155.00
13. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non- negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Nissan Versa (cram down) (spouses vehicle)	C	\$9,325.00
		2012 Toyota Corolla	C	\$23,450.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 dog	C	\$5.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div> <div>3</div> <div>continuation sheets attached</div> </div> <div> <div>Total ></div> <div>\$60,448.00</div> </div>				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4309 43rd St. Dickenson, TX 11010 S. Country Green Dr. Dickenson TX (debtors homestead that is not currently liveable, needs major repair, debtor is in processing of fixing to move back one day)	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$26,680.00	\$45,480.00
Stove \$100, microwave \$25, refrigerator \$300, dishwasher \$105, dryer \$100, kitchen utensils and dishware \$120, kitchen table and chairs \$130, beds \$520, dressers \$160, night stands \$120, alarm clocks \$5, towels and linens \$50, tvs \$300, stereo \$125, dvd player \$55, household and lawn tools \$75, computer \$250, sofa \$200, love seat \$100, side chairs \$125, coffee table \$75, end tables \$40, lamps \$75, lawnmower \$50.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$4,215.00	\$4,215.00
Clothing, shoes, belts etc200	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$0.00	\$0.00
Jewelry, rings, earrings, necklaces, watches	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$165.00	\$165.00
401K	Tex. Prop. Code § 42.0021	\$23,155.00	\$23,155.00
2009 Nissan Versa (cram down) (spouses vehicle)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00	\$9,325.00
2012 Toyota Corolla	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$350.00	\$23,450.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$54,565.00	\$105,790.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1 dog	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)	\$5.00	\$5.00
		\$54,570.00	\$105,795.00

B6D (Official Form 6D) (12/07)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	C	DATE INCURRED:				\$2,800.00	
Galveston County Taxes		NATURE OF LIEN:					
722 Moody		Property Taxes					
Galveston, TX 77550		COLLATERAL:					
		4309 43rd St. Dickenson, TX					
		REMARKS:					
		VALUE:					
		\$45,480.00					
ACCT #: 449420538	C	DATE INCURRED: 09/25/2012				\$23,100.00	
Gm Financial		NATURE OF LIEN:					
Po Box 181145		Automobile					
Arlington, TX 76096		COLLATERAL:					
		2012 Toyota Corolla					
		REMARKS:					
		VALUE:					
		\$23,450.00					
ACCT #:	C	DATE INCURRED:				\$16,000.00	
Hunter-Kelsey of Texas LLC et al		NATURE OF LIEN:					
4131 Spicewood Springs Rd.		Property Tax loan					
Suite J-1		COLLATERAL:					
Austin, TX 75759		4309 43rd St. Dickenson, TX					
		REMARKS:					
		VALUE:					
		\$45,480.00					
ACCT #: 30000131233391000	C	DATE INCURRED: 06/25/2009				\$10,836.55	
Santander Consumer Usa		NATURE OF LIEN:					
Po Box 961245		Automobile					
Fort Worth, TX 76161		COLLATERAL:					
		2009 Nissan Versa (cram down)					
		REMARKS:					
		VALUE:					
		\$10,836.55					
Subtotal (Total of this Page) >						\$52,736.55	\$0.00
Total (Use only on last page) >						\$52,736.55	\$0.00

No continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/13)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		DATE INCURRED: 11/21/2013 CONSIDERATION: Attorney Fees REMARKS:						
Christopher Todd Morrison, P.C. 1306 Dorothy Street Houston, TX 77008	C					\$3,500.00	\$3,500.00	\$0.00
ACCT #:		DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:						
Christopher Todd Morrison, P.C. Attorney at Law 1306 Dorothy Street Houston, TX 77008	C					\$100.00	\$100.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets Subtotals (Totals of this page) > attached to Schedule of Creditors Holding Priority Claims Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$3,600.00	\$3,600.00	\$0.00
						\$3,600.00		
							\$3,600.00	\$0.00

B6F (Official Form 6F) (12/07)
In re **Estela M. Turbiville**

Case No. **13-37206-H4-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4502381032 Acs/bank Of America 501 Bleecker St Utica, NY 13501	C	DATE INCURRED: 09/2008 CONSIDERATION: Educational REMARKS:				Notice Only
ACCT #: 4502381031 Acs/us Bank Na Brazos C/o Acs Utica, NY 13501	C	DATE INCURRED: 02/1999 CONSIDERATION: Educational REMARKS:				Notice Only
ACCT #: 4502381033 Acs/wells Fargo 501 Bleecker St Utica, NY 13501	C	DATE INCURRED: 04/2007 CONSIDERATION: Educational REMARKS:				\$22,881.00
ACCT #: 4502381032 Acs/wells Fargo 501 Bleecker St Utica, NY 13501	C	DATE INCURRED: 04/2007 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: Beverly Kaufman 201 Caroline, Room 300 Houston, TX 77002	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Beverly Kaufman, County Clerk PO Box 1525 Houston, TX 77251-6421	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Subtotal >						\$22,880.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 17231283 Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595	C	DATE INCURRED: 01/2012 CONSIDERATION: Collection Attorney REMARKS:				\$455.00
ACCT #: 61295710000071230528 Centerpoint Energy Attn: Bankruptcy Department PO Box 1700 Houston, TX 77251	C	DATE INCURRED: 08/2007 CONSIDERATION: Agriculture REMARKS:				\$29.00
ACCT #: 3810307 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS:				Notice Only
ACCT #: 1683634 Comenity/Blair Cross Pointe Attn: Bankruptcy PO Box 182686 Columbus, OH 43218	C	DATE INCURRED: 08/09/2002 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: 4447962185034687 Credit One Bank PO Box 98873 Las Vegas, NV 89193	C	DATE INCURRED: 11/28/2010 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: 93894980031E00120090511 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 05/2009 CONSIDERATION: Educational REMARKS:				\$7,459.00
Sheet no. <u>1</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$7,943.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 93894980031E00220090112 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 01/2009 CONSIDERATION: Educational REMARKS:				\$6,605.00
ACCT #: 93894980031E00720100112 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 01/2010 CONSIDERATION: Educational REMARKS:				\$5,328.00
ACCT #: 93894980031E00620080912 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 09/2008 CONSIDERATION: Educational REMARKS:				\$5,252.00
ACCT #: 93894980031E00320090304 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 03/2009 CONSIDERATION: Educational REMARKS:				\$4,631.00
ACCT #: 93894980031E00520080912 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 09/2008 CONSIDERATION: Educational REMARKS:				\$2,741.00
ACCT #: 93894980031E00420090324 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C	DATE INCURRED: 03/2009 CONSIDERATION: Educational REMARKS:				\$966.00
Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$25,523.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5889550014 Ecmc PO Box 16408 St. Paul, MN 55116	C	DATE INCURRED: 05/2013 CONSIDERATION: Educational REMARKS:				\$8,748.00
ACCT #: 5889550012 Ecmc PO Box 16408 St. Paul, MN 55116	C	DATE INCURRED: 05/2013 CONSIDERATION: Educational REMARKS:				\$8,510.00
ACCT #: 5889550013 Ecmc PO Box 16408 St. Paul, MN 55116	C	DATE INCURRED: 05/2013 CONSIDERATION: Educational REMARKS:				\$7,383.00
ACCT #: 5889550015 Ecmc PO Box 16408 St. Paul, MN 55116	C	DATE INCURRED: 05/2013 CONSIDERATION: Educational REMARKS:				\$4,374.00
ACCT #: 76799463 Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256	C	DATE INCURRED: 07/2013 CONSIDERATION: Collection Attorney REMARKS:				\$193.00
ACCT #: Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256	C	DATE INCURRED: CONSIDERATION: Outstanding debt REMARKS:				\$192.00
Sheet no. <u>3</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$29,400.00 Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 63014333 ER Solutions/Convergent Outsourcing, INC PO Box 9004 Renton, WA 98057	C	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$591.00
ACCT #: 5178006041033111 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107	C	DATE INCURRED: 08/2008 CONSIDERATION: Credit Card REMARKS:				\$420.00
ACCT #: 4239801027320973 FNCC/Legacy Visa Attn: Bankruptcy PO Box 5097 Sioux Falls, SD 57117	C	DATE INCURRED: 12/2008 CONSIDERATION: Credit Card REMARKS:				\$364.00
ACCT #: 5268350083535331 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	C	DATE INCURRED: 12/04/2010 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: IRS Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346	C	DATE INCURRED: CONSIDERATION: Income Tax REMARKS:				Notice Only
ACCT #: IRS 1919 Smith Street, STOP 5024 HOU Houston, TX 77002	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. <u>4</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$1,375.00
						Total >
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8558630898 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	C	DATE INCURRED: 03/2013 CONSIDERATION: Factoring Company Account REMARKS:				\$109.00
ACCT #: 2131260003317519 Online Collections Po Box 1489 Winterville, NC 28590	C	DATE INCURRED: 06/2012 CONSIDERATION: Collection Attorney REMARKS:				\$88.00
ACCT #: PFS Group 7670 Woodway Dr., Suite 250 Houston, TX 77063-1519	C	DATE INCURRED: CONSIDERATION: Medical bill REMARKS:				\$972.00
ACCT #: 35605937 Professional Debt Medi 7948 Bay Meadows Way 2nd floor Jacksonville, FL 32256	C	DATE INCURRED: 12/2009 CONSIDERATION: Collection Attorney REMARKS:				\$1,039.00
ACCT #: Roswell Properties LLC c/o Bunn, Nunnally & Martin LLP 3232 McKinney Ave, Suite 1400 Dallas, TX 75204	C	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS:				\$24,595.00
ACCT #: 93894980031000620030822 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS:				\$11,172.00
Sheet no. <u>5</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$37,975.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 93894980031000820020823 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 08/2002 CONSIDERATION: Educational REMARKS:				\$11,172.00
ACCT #: 93894980031000220040902 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 09/2004 CONSIDERATION: Educational REMARKS:				\$10,705.00
ACCT #: 93894980031000120041119 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 11/2004 CONSIDERATION: Educational REMARKS:				\$9,819.00
ACCT #: 93894980031000420030530 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 05/2003 CONSIDERATION: Educational REMARKS:				\$8,778.00
ACCT #: 93894980031000520030822 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS:				\$6,117.00
ACCT #: 93894980031001119980820 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	C	DATE INCURRED: 08/1998 CONSIDERATION: Educational REMARKS:				\$3,616.00
Sheet no. <u>6</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$50,207.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 74890 Security Fin SFC Centralized Bankruptcy PO Box 1893 Spartanburg, SC 29304	C	DATE INCURRED: 06/08/2005 CONSIDERATION: Secured REMARKS:				Notice Only
ACCT #: Stan Stanart, Clerk County Civil Court At Law No 4 201 Caroline, Room 540 Houston, TX 77002	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 450238103PERK0801 Texas A & M University Pavilion Rm 113/stnd Bus College Station, TX 77843	C	DATE INCURRED: 08/2001 CONSIDERATION: Educational REMARKS:				\$5,960.00
ACCT #: 1000146296881402 Txu Electric/TXU Energy Attention: Bankruptcy PO Box 650393 Dallas, TX 75265	C	DATE INCURRED: 01/07/2011 CONSIDERATION: Agriculture REMARKS:				\$609.00
ACCT #: 6191395 United Revenue Corp Attention: Office Manager 204 Billings St. Suite 120 Arlington, TX 76010	C	DATE INCURRED: 01/2013 CONSIDERATION: Collection Attorney REMARKS:				\$211.00
ACCT #: 3729000951 Verizon 500 Technology Dr Ste 30 Weldon Spring, MO 63304	C	DATE INCURRED: 11/2006 CONSIDERATION: Agriculture REMARKS:				\$0.00
Sheet no. <u>7</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$6,780.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 39381096 Wells Fargo Education Financial Services EFS Bankruptcy 301 E. 58th St. N. Sioux Falls, SD 57104	C	DATE INCURRED: 04/11/2007 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: 3668838 Williams & Fudge Inc 300 Chatham Ave Ste 201 Rock Hill, SC 29730	C	DATE INCURRED: 05/2012 CONSIDERATION: Collection Attorney REMARKS:				\$2,932.00
ACCT #: 46701586301 World Finance Corp World Acceptance Corp/Attn Bankruptcy PO Box 6429 Greenville, SC 29606	C	DATE INCURRED: 08/2004 CONSIDERATION: Secured REMARKS:				Notice Only
Sheet no. <u>8</u> of <u>8</u> continuation sheets attached to						Subtotal > \$2,932.00
Schedule of Creditors Holding Unsecured Nonpriority Claims						
						Total > \$185,015.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6G (Official Form 6G) (12/07)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Tanio Lugo Tomball TX	Residential lease Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Acs/bank Of America 501 Bleecker St Utica, NY 13501
Spouse Name Not Entered	Acs/us Bank Na Brazos C/o Acs Utica, NY 13501
Spouse Name Not Entered	Acs/wells Fargo 501 Bleecker St Utica, NY 13501
Spouse Name Not Entered	Acs/wells Fargo 501 Bleecker St Utica, NY 13501
Spouse Name Not Entered	Beverly Kaufman 201 Caroline, Room 300 Houston, TX 77002
Spouse Name Not Entered	Beverly Kaufman, County Clerk PO Box 1525 Houston, TX 77251-6421
Spouse Name Not Entered	Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 1*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Centerpoint Energy Attn: Bankruptcy Department PO Box 1700 Houston, TX 77251
Spouse Name Not Entered	Christopher Todd Morrison, P.C. 1306 Dorothy Street Houston, TX 77008
Spouse Name Not Entered	Christopher Todd Morrison, P.C. Attorney at Law 1306 Dorothy Street Houston, TX 77008
Spouse Name Not Entered	Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202
Spouse Name Not Entered	Comenity/Blair Cross Pointe Attn:Bankrutpcy PO Box 182686 Columbus, OH 43218
Spouse Name Not Entered	Credit One Bank PO Box 98873 Las Vegas, NV 89193
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 2*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773
Spouse Name Not Entered	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773
Spouse Name Not Entered	Ecmc PO Box 16408 St. Paul, MN 55116

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 3*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Ecmc PO Box 16408 St. Paul, MN 55116
Spouse Name Not Entered	Ecmc PO Box 16408 St. Paul, MN 55116
Spouse Name Not Entered	Ecmc PO Box 16408 St. Paul, MN 55116
Spouse Name Not Entered	Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256
Spouse Name Not Entered	Enhances Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256
Spouse Name Not Entered	ER Solutions/Convergent Outsourcing, INC PO Box 9004 Renton, WA 98057
Spouse Name Not Entered	First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 4*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	FNCC/Legacy Visa Attn: Bankruptcy PO Box 5097 Sioux Falls, SD 57117
Spouse Name Not Entered	Galveston County Taxes 722 Moody Galveston, TX 77550
Spouse Name Not Entered	Gm Financial Po Box 181145 Arlington, TX 76096
Spouse Name Not Entered	Hsbc Bank Po Box 5253 Carol Stream, IL 60197
Spouse Name Not Entered	Hunter-Kelsey of Texas LLC et al 4131 Spicewood Springs Rd. Suite J-1 Austin, TX 75759
Spouse Name Not Entered	IRS Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346
Spouse Name Not Entered	IRS 1919 Smith Street, STOP 5024 HOU Houston, TX 77002

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 5*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123
Spouse Name Not Entered	Online Collections Po Box 1489 Winterville, NC 28590
Spouse Name Not Entered	PFS Group 7670 Woodway Dr., Suite 250 Houston, TX 77063-1519
Spouse Name Not Entered	Professional Debt Medi 7948 Bay Meadows Way 2nd floor Jacksonville, FL 32256
Spouse Name Not Entered	Roswell Properties LLC c/o Bunn, Nunnally & Martin LLP 3232 McKinney Ave, Suite 1400 Dallas, TX 75204
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 6*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773
Spouse Name Not Entered	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773
Spouse Name Not Entered	Santander Consumer Usa Po Box 961245 Fort Worth, TX 76161
Spouse Name Not Entered	Security Fin SFC Centralized Bankruptcy PO Box 1893 Spartanburg, SC 29304

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 7*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Stan Stanart, Clerk County Civil Court At Law No 4 201 Caroline, Room 540 Houston, TX 77002
Spouse Name Not Entered	Texas A & M University Pavilion Rm 113/std Bus College Station, TX 77843
Spouse Name Not Entered	Txu Electric/TXU Energy Attention: Bankruptcy PO Box 650393 Dallas, TX 75265
Spouse Name Not Entered	United Revenue Corp Attention: Office Manager 204 Billings St. Suite 120 Arlington, TX 76010
Spouse Name Not Entered	Verizon 500 Technology Dr Ste 30 Weldon Spring, MO 63304
Spouse Name Not Entered	Wells Fargo Education Financial Services EFS Bankruptcy 301 E. 58th St. N. Sioux Falls, SD 57104
Spouse Name Not Entered	Williams & Fudge Inc 300 Chatham Ave Ste 201 Rock Hill, SC 29730

B6H (Official Form 6H) (12/07) - Cont.

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 8*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	World Finance Corp World Acceptance Corp/Attn Bankruptcy PO Box 6429 Greenville, SC 29606

B6I (Official Form 6I) (12/07)

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship(s): Spouse Brother	Age(s): Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Analyst	Warehouse driver
Name of Employer	Schlumberger Tech Corp.	Emerald Masonry & Stucco Supply Inc
How Long Employed	6 years	4 months
Address of Employer	3600 Briarpark, 3rd Floor MD2 Houston, TX 77042	Magnolia, TX

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,104.17	\$2,773.33
2. Estimate monthly overtime	\$0.00	\$411.67
3. SUBTOTAL	\$4,104.17	\$3,185.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$454.48	\$181.61
b. Social Security Tax	\$274.00	\$164.67
c. Medicare	\$64.07	\$42.47
d. Insurance	\$0.00	\$0.00
e. Union dues	\$302.58	\$0.00
f. Retirement 401K	\$410.93	\$0.00
g. Other (Specify) 401k loan repayment	\$265.61	\$0.00
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,771.67	\$388.75
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,332.50	\$2,796.25
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. 2nd Part time teaching	\$950.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$950.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$3,282.50	\$2,796.25
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$6,078.75	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Estela M. Turbiville**Case No. **13-37206-H4-13**

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$2,300.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$385.00 \$95.00
3. Home maintenance (repairs and upkeep)	\$105.00
4. Food	\$600.00
5. Clothing	\$75.00
6. Laundry and dry cleaning	\$65.00
7. Medical and dental expenses	\$175.00
8. Transportation (not including car payments)	\$355.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$40.75
10. Charitable contributions	\$45.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$238.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property Taxes on homestead	\$115.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Haircuts and Personal Hygiene c. Other: d. Other:	\$65.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,658.75
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$6,078.75
b. Average monthly expenses from Line 18 above	\$4,658.75
c. Monthly net income (a. minus b.)	\$1,420.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$45,480.00		
B - Personal Property	Yes	4	\$60,448.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$52,736.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,600.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$185,015.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	9			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,078.75
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,658.75
TOTAL		31	\$105,928.00	\$241,351.55	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Estela M. Turbiville**Case No. **13-37206-H4-13**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$6,078.75
Average Expenses (from Schedule J, Line 18)	\$4,658.75
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,150.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,600.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$185,015.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$185,015.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Estela M. Turbiville**

Case No. **13-37206-H4-13**

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/5/2013

Signature /s/ Estela M. Turbiville
Estela M. Turbiville

Date _____

Signature _____

[If joint case, both spouses must sign.]

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$86,588.00	Year to date- Debtor and Spouse
\$94,173.00	2012
\$79,122.00	2011

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Gm Financial Po Box 181145 Arlington, TX 76096	Monthly	\$527.00	\$23,100.00
Santander Consumer Usa Po Box 961245 Fort Worth, TX 76161	Monthly	\$421.00	\$10,836.55

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Roswell Properties LLC vs Estela Turbiville Cause No 201352684-7	Foreclosed property debt lawsuit	In the District Court of Harris County, TX 295th District Court	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Roswell Properties LLC c/o Bunn, Nunnally & Martin LLP 3232 McKinney Ave, Suite 1400 Dallas, TX 75204	Foreclosed 2013	Rental property at 147 CR 2113 Cleveland, TX \$75,000

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Christopher Todd Morrison, P.C. 1306 Dorothy Street Houston, TX 77008	11/21/2013	\$281.00 for filing fee
Debt helper Houston, TX	Nov 2013	\$25.00 for bankruptcy pre- filing certificate

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Joshua LeBlanc Dickenson, TX (debtors son)	11/2013	1992 Toyota Paseo Approx value \$500.00

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

15. Prior address of debtor

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME**Dwayne Turbiville****17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

- ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

- ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

- ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Estela M. Turbiville**Case No. **13-37206-H4-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **12/5/2013**Signature **/s/ Estela M. Turbiville**
of Debtor **Estela M. Turbiville**

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Estela M. Turbiville**Case No. 13-37206-H4-13Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Estela M. Turbiville

Printed Name(s) of Debtor(s)

☒ **/s/ Estela M. Turbiville**

Signature of Debtor

12/5/2013

Date

Case No. (if known) **13-37206-H4-13**☒ _____

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Estela M. Turbiville**CASE NO **13-37206-H4-13**CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Fixed Fee: <u>\$3,500.00</u>
Prior to the filing of this statement I have received:	<u>\$0.00</u>
Balance Due:	<u>\$3,500.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

12/5/2013

Date

/s/ Christopher Morrison

Christopher Morrison
Christopher Todd Morrison, P.C.
1306 Dorothy Street
Houston, TX 77008
Phone: (713) 863-1001 / Fax: (713) 863-0024

Bar No. 24010250

/s/ Estela M. Turbiville

Estela M. Turbiville

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Estela M. Turbiville**

CASE NO **13-37206-H4-13**

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 12/5/2013

Signature /s/ Estela M. Turbiville
Estela M. Turbiville

Date _____

Signature _____

Acs/bank Of America
501 Bleecker St
Utica, NY 13501

Acs/us Bank Na Brazos
C/o Acs
Utica, NY 13501

Acs/wells Fargo
501 Bleecker St
Utica, NY 13501

Beverly Kaufman
201 Caroline, Room 300
Houston, TX 77002

Beverly Kaufman, County Clerk
PO Box 1525
Houston, TX 77251-6421

Calvary Portfolio Services
Attention: Bankruptcy Department
500 Summit Lake Dr. Suite 400
Valhalla, NY 10595

Centerpoint Energy
Attn: Bankruptcy Department
PO Box 1700
Houston, TX 77251

Christopher Todd Morrison, P.C.
1306 Dorothy Street
Houston, TX 77008

Christopher Todd Morrison, P.C.
Attorney at Law
1306 Dorothy Street
Houston, TX 77008

Colorado Student Loa/College Assist
1560 Broadway
Ste. 1700
Denver, CO 80202

Comenity/Blair Cross Pointe
Attn:Bankrutpcy
PO Box 182686
Columbus, OH 43218

Credit One Bank
PO Box 98873
Las Vegas, NV 89193

Dept Of Ed/sallie Mae
Po Box 9635
Wilkes Barre, PA 18773

Ecmc
PO Box 16408
St. Paul, MN 55116

Enhanced Recovery Corp
Attention: Client Services
8014 Bayberry Rd
Jacksonville, FL 32256

Enhances Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256

ER Solutions/Convergent Outsourcing, INC
PO Box 9004
Renton, WA 98057

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107

FNCC/Legacy Visa
Attn: Bankruptcy
PO Box 5097
Sioux Falls, SD 57117

Galveston County Taxes
722 Moody
Galveston, TX 77550

Gm Financial
Po Box 181145
Arlington, TX 76096

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hunter-Kelsey of Texas LLC et al
4131 Spicewood Springs Rd.
Suite J-1
Austin, TX 75759

IRS
Centralized Insolvency Operation
P.O. Box 7346
Philadelphia, PA 19101-7346

IRS
1919 Smith Street, STOP 5024 HOU
Houston, TX 77002

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123

Online Collections
Po Box 1489
Winterville, NC 28590

PFS Group
7670 Woodway Dr., Suite 250
Houston, TX 77063-1519

Professional Debt Medi
7948 Bay Meadows Way
2nd floor
Jacksonville, FL 32256

Roswell Properties LLC
c/o Bunn, Nunnally & Martin LLP
3232 McKinney Ave, Suite 1400
Dallas, TX 75204

Sallie Mae
Attn: Claims Department
PO Box 9500
Wilkes-Barre, PA 18773

Santander Consumer Usa
Po Box 961245
Fort Worth, TX 76161

Security Fin
SFC Centralized Bankruptcy
PO Box 1893
Spartanburg, SC 29304

Stan Stanart, Clerk
County Civil Court At Law No 4
201 Caroline, Room 540
Houston, TX 77002

Tanio Lugo
Tomball TX

Texas A & M University
Pavilion Rm 113/stdn Bus
College Station, TX 77843

Txu Electric/TXU Energy
Attention: Bankruptcy
PO Box 650393
Dallas, TX 75265

United Revenue Corp
Attention: Office Manager
204 Billings St. Suite 120
Arlington, TX 76010

Verizon
500 Technology Dr Ste 30
Weldon Spring, MO 63304

Wells Fargo Education Financial Services
EFS Bankruptcy
301 E. 58th St. N.
Sioux Falls, SD 57104

Williams & Fudge Inc
300 Chatham Ave Ste 201
Rock Hill, SC 29730

World Finance Corp
World Acceptance Corp/Attn Bankruptcy
PO Box 6429
Greenville, SC 29606

Christopher Morrison, Bar No. 24010250
 Christopher Todd Morrison, P.C.
 1306 Dorothy Street
 Houston, TX 77008
 (713) 863-1001
 Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS
 HOUSTON DIVISION

In re: Case No.: **13-37206-H4-13**
Estela M. Turbiville SSN: **xxx-xx-8103**
 SSN: _____

Debtor(s)

Numbered Listing of Creditors

Address:

11010 S. Country Green Dr.
Tomball, TX 77375

Chapter: **13**

	Creditor name and mailing address	Category of claim	Amount of claim
1.	Acs/bank Of America 501 Bleecker St Utica, NY 13501 4502381032	Unsecured Claim	\$0.00
2.	Acs/us Bank Na Brazos C/o Acs Utica, NY 13501 4502381031	Unsecured Claim	\$0.00
3.	Acs/wells Fargo 501 Bleecker St Utica, NY 13501 4502381033	Unsecured Claim	\$22,881.00
4.	Acs/wells Fargo 501 Bleecker St Utica, NY 13501 4502381032	Unsecured Claim	(\$1.00)
5.	Beverly Kaufman 201 Caroline, Room 300 Houston, TX 77002	Unsecured Claim	\$0.00
6.	Beverly Kaufman, County Clerk PO Box 1525 Houston, TX 77251-6421	Unsecured Claim	\$0.00

in re: **Estela M. Turbiville****13-37206-H4-13**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595 17231283	Unsecured Claim	\$455.00
8.	Centerpoint Energy Attn: Bankruptcy Department PO Box 1700 Houston, TX 77251 61295710000071230528	Unsecured Claim	\$29.00
9.	Christopher Todd Morrison, P.C. 1306 Dorothy Street Houston, TX 77008	Priority Claim	\$3,500.00
10.	Christopher Todd Morrison, P.C. Attorney at Law 1306 Dorothy Street Houston, TX 77008	Priority Claim	\$100.00
11.	Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202 3810307	Unsecured Claim	\$0.00
12.	Comenity/Blair Cross Pointe Attn:Bankrutpcy PO Box 182686 Columbus, OH 43218 1683634	Unsecured Claim	\$0.00
13.	Credit One Bank PO Box 98873 Las Vegas, NV 89193 4447962185034687	Unsecured Claim	\$0.00
14.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00120090511	Unsecured Claim	\$7,459.00
15.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00220090112	Unsecured Claim	\$6,605.00

in re: **Estela M. Turbiville****13-37206-H4-13**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00720100112	Unsecured Claim	\$5,328.00
17.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00620080912	Unsecured Claim	\$5,252.00
18.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00320090304	Unsecured Claim	\$4,631.00
19.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00520080912	Unsecured Claim	\$2,741.00
20.	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773 93894980031E00420090324	Unsecured Claim	\$966.00
21.	Ecmc PO Box 16408 St. Paul, MN 55116 5889550014	Unsecured Claim	\$8,748.00
22.	Ecmc PO Box 16408 St. Paul, MN 55116 5889550012	Unsecured Claim	\$8,510.00
23.	Ecmc PO Box 16408 St. Paul, MN 55116 5889550013	Unsecured Claim	\$7,383.00
24.	Ecmc PO Box 16408 St. Paul, MN 55116 5889550015	Unsecured Claim	\$4,374.00

in re: **Estela M. Turbiville****13-37206-H4-13**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256 76799463	Unsecured Claim	\$193.00
26.	Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256	Unsecured Claim	\$192.00
27.	ER Solutions/Convergent Outsourcing, INC PO Box 9004 Renton, WA 98057 63014333	Unsecured Claim	\$591.00
28.	First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107 5178006041033111	Unsecured Claim	\$420.00
29.	FNCC/Legacy Visa Attn: Bankruptcy PO Box 5097 Sioux Falls, SD 57117 4239801027320973	Unsecured Claim	\$364.00
30.	Galveston County Taxes 722 Moody Galveston, TX 77550	Secured Claim	\$2,800.00
31.	Gm Financial Po Box 181145 Arlington, TX 76096 449420538	Secured Claim	\$23,100.00
32.	Hsbc Bank Po Box 5253 Carol Stream, IL 60197 5268350083535331	Unsecured Claim	\$0.00
33.	Hunter-Kelsey of Texas LLC et al 4131 Spicewood Springs Rd. Suite J-1 Austin, TX 75759	Secured Claim	\$16,000.00

in re: **Estela M. Turbiville****13-37206-H4-13**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
34.	IRS Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346	Unsecured Claim	\$0.00
35.	IRS 1919 Smith Street, STOP 5024 HOU Houston, TX 77002	Unsecured Claim	\$0.00
36.	Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123 8558630898	Unsecured Claim	\$109.00
37.	Online Collections Po Box 1489 Winterville, NC 28590 2131260003317519	Unsecured Claim	\$88.00
38.	PFS Group 7670 Woodway Dr., Suite 250 Houston, TX 77063-1519	Unsecured Claim	\$972.00
39.	Professional Debt Medi 7948 Bay Meadows Way 2nd floor Jacksonville, FL 32256 35605937	Unsecured Claim	\$1,039.00
40.	Roswell Properties LLC c/o Bunn, Nunnally & Martin LLP 3232 McKinney Ave, Suite 1400 Dallas, TX 75204	Unsecured Claim	\$24,595.00
41.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031000620030822	Unsecured Claim	\$11,172.00
42.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031000820020823	Unsecured Claim	\$11,172.00

in re: **Estela M. Turbiville****13-37206-H4-13**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
43.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031000220040902	Unsecured Claim	\$10,705.00
44.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031000120041119	Unsecured Claim	\$9,819.00
45.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031000420030530	Unsecured Claim	\$8,778.00
46.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031000520030822	Unsecured Claim	\$6,117.00
47.	Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773 93894980031001119980820	Unsecured Claim	\$3,616.00
48.	Santander Consumer Usa Po Box 961245 Fort Worth, TX 76161 30000131233391000	Secured Claim	\$10,836.55
49.	Security Fin SFC Centralized Bankruptcy PO Box 1893 Spartanburg, SC 29304 74890	Unsecured Claim	\$0.00
50.	Stan Stanart, Clerk County Civil Court At Law No 4 201 Caroline, Room 540 Houston, TX 77002	Unsecured Claim	\$0.00
51.	Texas A & M University Pavilion Rm 113/std Bus College Station, TX 77843 450238103PERK0801	Unsecured Claim	\$5,960.00

in re: **Estela M. Turbiville****13-37206-H4-13**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
52.	Txu Electric/TXU Energy Attention: Bankruptcy PO Box 650393 Dallas, TX 75265 1000146296881402	Unsecured Claim	\$609.00
53.	United Revenue Corp Attention: Office Manager 204 Billings St. Suite 120 Arlington, TX 76010 6191395	Unsecured Claim	\$211.00
54.	Verizon 500 Technology Dr Ste 30 Weldon Spring, MO 63304 3729000951	Unsecured Claim	\$0.00
55.	Wells Fargo Education Financial Services EFS Bankruptcy 301 E. 58th St. N. Sioux Falls, SD 57104 39381096	Unsecured Claim	\$0.00
56.	Williams & Fudge Inc 300 Chatham Ave Ste 201 Rock Hill, SC 29730 3668838	Unsecured Claim	\$2,932.00
57.	World Finance Corp World Acceptance Corp/Attn Bankruptcy PO Box 6429 Greenville, SC 29606 46701586301	Unsecured Claim	\$0.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATIONI, **Estela M. Turbiville**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 7 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Estela M. Turbiville
Estela M. Turbiville

Date: 12/5/2013